

# Saturday Morning Live for January 6, 2018 ~ “We’re Live – We’re About Liberty – We’re Focused on You!”

## **Today’s Show:**

Host Kris Halterman will interview Keith Mofley, about the local shopping app “Locale.” Small Businesses need to stay competitive in today’s online shopping surge. Whether your small business is online, bricks-and-mortar, or both; Locale brings the advantages of same-day-delivery to local small businesses.

## **LIBERTY ALERTS:**

[On Tuesday, January 9<sup>th</sup>, 2018 the newly seated Whatcom County Council will select the candidate to fulfill the vacancy created with the election of Councilmember Todd Donovan to the new District 2 seat.](#)

There are currently twenty-nine candidates who have thrown their hat in the ring. Many of the names are familiar to political-geeks like me. [You \(the listeners\) might want to take a moment to see who’s asking to be seated and weigh-in on who you believe they should select.](#) With the last four-year + of an echo chamber in the Council Chambers it would be refreshing if they were to pick a candidate who is either middle of the road (a true independent voice) or conservative in their following of the national, state, and local laws.

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## COMMON CENTS:

When the State Legislators fixed McCleary they broke their pledge to the people to keep a 1% cap on property taxes based on the State budget and changed it for 4-years to a *rate based* system. As the property values in Whatcom County and across Washington State skyrocket, will the people who own those properties be capable to continue paying the taxes on their property? And, will other taxing authorities follow suit and legislatively change the way they assess taxes to fulfill a budget without any controls on how much it can grow or shrink? *I can hear it now, “If the State can do this, why can’t We?”*

Historically, it has not been economically feasible or prudent to subject property owners to such a volatile system of taxation. How long will it take for the *People* to figure out that they’ve been shafted as the office of *OSPI* continues to demand more money from a well that might truly run dry?

**Table 2.** Comparison of rate- versus levy- (budget-) driven taxation systems when taxable property values are increasing

Parcel	Taxable Value		Property Tax (\$)			Net Difference (\$) (Rate-Based versus Budget-Based)
	2011	2012	2011	2012		
				Rate-Based	Levy- (Budget-) Based	
A	100,000	200,000	1,250	2,500	2,222	+278
B	100,000	100,000	1,250	1,250	1,111	+139
C	100,000	100,000	1,250	1,250	1,111	+139
D	100,000	50,000	1,250	625	556	+9
Total	400,000	450,000	5,000	5,625	5,000	+625

*Rate based vs Budget based Property Tax Comparison with a strong economy in an increasing property value cycle.*

**Table 3.** Comparison of rate- versus levy- (budget-) driven taxation systems when taxable property values are declining

Parcel	Taxable Value		Property Tax (\$)			Net Difference (\$) (Rate-Based versus Budget-Based)
	2011	2012	2011	2012		
				Rate-Based	Levy- (Budget-) Based	
A	100,000	80,000	1,250	1,000	1,212	-212
B	100,000	100,000	1,250	1,250	1,515	-265
C	100,000	100,000	1,250	1,250	1,515	-265
D	100,000	50,000	1,250	625	758	-133
Total	400,000	330,000	5,000	4,125	5,000	-875

*Rate based vs Budget based Property Tax Comparison with a weak economy in a declining property value cycle.*

The best way to deal with the state’s public education, economic and budgetary needs, is to first examine whether the money is being spent as efficiently as possible? Is there a need to adjust how we operate our public education business model? Does it truly need more money? If so, how much? Have you measured the results of the money that was spent during successful, previous years to our current spending and results? On a percentage, how much of the public’s money goes to each individual pupil? Not the Administrator or the Teacher or the Aides; how much is spent on each individual

student? Or, is this model simply broken? Why should the residents of this state continue to pay more if the model is broken? Are there other models out there that are working and what are they? Can we centralize administration to shrink the bloated bureaucracy and funnel that money into smaller districts and schools based on a representative model? Can we develop a model that allows public education to capitalize on technological advances for teaching in the classroom and still give each district and each school the autonomy needed to be successful? Can we centralize the funds needed and distribute them equitably throughout the state? If it truly is broken...then fix it!

*Property taxes fund more than just public education, but public education is the number-one priority of the State. This fact makes it ever more important that our economy grows faster than the fiscal needs for all our public services. If you have a declining economic model on a national scale, **which the State of Washington does**, our political leaders should question, “How did this happen and how can we fix it?”*

*You do not fix an economy by taxing the producers more. That merely **takes more money out of the economy and thus out of the pockets of the people who need it.** A growing economy is vital to a community, city, county, state, and nation to pay its public obligations. When it gets out of balance, it is incumbent upon public leaders to do the right thing to bring back that balance, to ensure that they have planned for an economy which is on a path for growth, which can flourish and sustain the needs of the people.*

*Keep that dollar flowing within the hands of the people, for as long as it intrinsically can, before it is eaten up by taxes and fees.*

Have our political leaders done their due-diligence to manage the finances of our nation, our state, our county, and our city...all the way down to its people? Because, that is their purpose. To lay taxes to provide for the safety and security of our community; to enable business to thrive and people to *live-work-and play* in a way that allows them to provide for their family.

*A growing economy meets the needs of a community. A shrinking economy never will. It’s time that the leadership in Olympia, Whatcom County, the City of Bellingham, and our Smaller Cities, get on board to grow this community economically. **A vibrant and rising economy will do that.***

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## Introduction of Keith Mofley and Locale (The Most Local Market, aka TMLM)

- Growth projections?
  - Has this been done elsewhere in the state or nation?
  - What is your knowledge of what some people are calling the Retail Ice Age, and will this help to sustain B-A-M retailers?
  - Will local retailers still need a retail presence and is that a requirement of your business model?
  - How can the listeners contact you if they are interested in learning more or signing up their business or getting the app?
- Who is Keith Mofley?
  - What is Locale?
  - Is Locale locally owned and solely operated by you?
  - Do you have employees?
  - How are you bringing together local small businesses and deliveries?
  - What is the cost structure?
  - How many businesses do you currently have signed up?
  - How many delivery/drivers have you currently engaged as independent contractors?
  - How are you marketing this app?
  - The app is free?

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